

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA**

In re: DEERING, DARLENE KUBAL

§ Case No. 08-40170

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on March 31, 2008. The undersigned trustee was appointed on March 31, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 2,753.95

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
-------------------------	-------------

Payments to creditors	<u>0.00</u>
-----------------------	-------------

Non-estate funds paid to 3rd Parties	<u>0.00</u>
--------------------------------------	-------------

Payments to the debtor	<u>0.00</u>
------------------------	-------------

Leaving a balance on hand of ¹	\$ <u>2,753.95</u>
---	--------------------

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 11/27/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$688.49. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$688.49, for a total compensation of \$688.49. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/03/2009 By: /s/Lee Ann Pierce, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-40170

Trustee: (610070) Lee Ann Pierce, Trustee

Case Name: DEERING, DARLENE KUBAL

Filed (f) or Converted (c): 03/31/08 (f)

§341(a) Meeting Date: 05/02/08

Period Ending: 12/03/09

Claims Bar Date: 11/27/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 CHECKING FIRST DAKOTA NB; CHECKING HOME FEDERAL	227.00	0.00	DA	0.00	FA
2 HOUSEHOLD GOODS (EXHIBIT) 1/2 INTEREST	660.00	0.00	DA	0.00	FA
3 CLOTHING	100.00	0.00	DA	0.00	FA
4 ANNUITY UNITY MUTUAL LIFE INS COMPANY PO BOX 500	400.00	0.00	DA	0.00	FA
5 PCL CONSTRUCTION ACCOUNT RECEIVABLE	471.00	0.00	DA	0.00	FA
6 KAPPES ACCOUNT RECEIVABLE DOUBTFUL)	3,500.00	0.00	DA	0.00	FA
7 CLAIM V. THURMAN FOLEY & COOMES & INSURER	13,500.00	0.00	DA	0.00	FA
8 1996 NISSAN TRUCK (100,000 MILES POOR Secured	1,500.00	0.00	DA	0.00	FA
9 CHEVY VENTURE VAN (150,000 MILES GOOD 1/2 INTERE	2,713.00	0.00	DA	0.00	FA
10 2007 Tax Refund (u) Refund \$9,047. 30.41%.	2,751.37	2,751.37		2,751.37	FA
11 2007 Tax Rebate (u)	0.00	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		2.58	FA
12 Assets Totals (Excluding unknown values)	\$25,822.37	\$2,751.37		\$2,753.95	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 31, 2008

Current Projected Date Of Final Report (TFR): December 3, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-40170
Case Name: DEERING, DARLENE KUBAL

Trustee: Lee Ann Pierce, Trustee (610070)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****96-65 - Money Market Account
Blanket Bond: \$19,967,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 35-6788472

Period Ending: 12/03/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/28/08	{10}	James A Craig Iolta	tax refund - jmf/rc	1229-000	2,751.37		2,751.37
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.01		2,751.38
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.32		2,751.70
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.36		2,752.06
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.30		2,752.36
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.21		2,752.57
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		2,752.76
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,752.87
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		2,752.97
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.08
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.19
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		2,753.29
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.40
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.51
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.62
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.73
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.84
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,753.95
12/03/09	Int	JPMORGAN CHASE BANK, N.A.	Transfer from MMA to DDA for Final Report	1270-000	0.00		2,753.95
12/03/09		To Account #*****9666	Transfer from MMA to DDA for Final Report	9999-000		2,753.95	0.00

ACCOUNT TOTALS	2,753.95	2,753.95	\$0.00
Less: Bank Transfers	0.00	2,753.95	
Subtotal	2,753.95	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,753.95	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-40170
Case Name: DEERING, DARLENE KUBAL

Trustee: Lee Ann Pierce, Trustee (610070)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****96-66 - Checking Account
Blanket Bond: \$19,967,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 35-6788472
Period Ending: 12/03/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/03/09		From Account #*****9665	Transfer from MMA to DDA for Final Report	9999-000	2,753.95		2,753.95

ACCOUNT TOTALS	2,753.95	0.00	\$2,753.95
Less: Bank Transfers	2,753.95	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****96-65	2,753.95	0.00	0.00
Checking # ***-****96-66	0.00	0.00	2,753.95
	\$2,753.95	\$0.00	\$2,753.95

Claims Register

Case: 08-40170 DEERING, DARLENE KUBAL

Claims Bar Date: 11/27/09

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Lee Ann Pierce, Trustee P.O. Box 524 Brookings, SD 57006 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 03/31/08		\$688.49 \$688.49	\$0.00	\$688.49
1	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/27/09		\$16,974.91 \$16,974.91	\$0.00	\$16,974.91
2	First Funds 132 West 31st Street, Suite 1301 New York, NY 10001 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/28/09		\$6,870.24 \$6,870.24	\$0.00	\$6,870.24
3	Chase Bank USA NA P.O. BOX 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/03/09		\$6,478.57 \$6,478.57	\$0.00	\$6,478.57
4P	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114 <5800-00 Claims of Governmental Units>, 570	Priority 09/04/09		\$3,236.67 \$3,236.67	\$0.00	\$3,236.67
4U	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/04/09		\$40.00 \$40.00	\$0.00	\$40.00
5	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/04/09		\$14,397.89 \$14,397.89	\$0.00	\$14,397.89
6	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/04/09		\$22,255.79 \$22,255.79	\$0.00	\$22,255.79
7	LVNV Funding LLC its successors and assigns c/o Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/24/09		\$11,154.88 \$11,154.88	\$0.00	\$11,154.88

Claims Register**Case: 08-40170 DEERING, DARLENE KUBAL**

Claims Bar Date: 11/27/09

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
8	Northern Leasing Systems 132 W 31st St, 14th Floor New York, NY 10001 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/02/09		\$1,173.00 \$1,173.00	\$0.00	\$1,173.00
9	Wells Fargo Bank, N.A. BDD Bankruptcy Dept, MAC s4101-08c 100 W. Washington St. Phoenix, AZ 85003 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/03/09		\$49,895.67 \$49,895.67	\$0.00	\$49,895.67
10	eCAST Settlement Corp Assignee of HSBC Bank Nevada,Bass & Associates, P.C.,3936 E. Ft. Lowell Rd., Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/13/09		\$178.37 \$178.37	\$0.00	\$178.37
11	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/20/09		\$3,144.46 \$3,144.46	\$0.00	\$3,144.46
Case Total:					\$0.00	\$136,488.94

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$3,236.67 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>4P</u>	<u>Internal Revenue Service</u>	<u>\$ 3,236.67</u>	<u>\$ 2,065.46</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 132,563.78 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>DISCOVER BANK</u>	<u>\$ 16,974.91</u>	<u>\$ 0.00</u>
<u>2</u>	<u>First Funds</u>	<u>\$ 6,870.24</u>	<u>\$ 0.00</u>
<u>3</u>	<u>Chase Bank USA NA</u>	<u>\$ 6,478.57</u>	<u>\$ 0.00</u>
<u>4U</u>	<u>Internal Revenue Service</u>	<u>\$ 40.00</u>	<u>\$ 0.00</u>
<u>5</u>	<u>Chase Bank USA NA</u>	<u>\$ 14,397.89</u>	<u>\$ 0.00</u>
<u>6</u>	<u>Chase Bank USA NA</u>	<u>\$ 22,255.79</u>	<u>\$ 0.00</u>
<u>7</u>	<u>LVNV Funding LLC its successors and assigns</u>	<u>\$ 11,154.88</u>	<u>\$ 0.00</u>
<u>8</u>	<u>Northern Leasing Systems</u>	<u>\$ 1,173.00</u>	<u>\$ 0.00</u>
<u>9</u>	<u>Wells Fargo Bank, N.A.</u>	<u>\$ 49,895.67</u>	<u>\$ 0.00</u>
<u>10</u>	<u>eCAST Settlement Corp</u>	<u>\$ 178.37</u>	<u>\$ 0.00</u>
<u>11</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 3,144.46</u>	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.